

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

Case No. 6:18-bk-04148-CCJ

In re:
RICHARD JOHN LORENZ, JR.,
Debtor.

**AMENDMENT TO SCHEDULES B, C, F AND
STATEMENT OF FINANCIAL AFFAIRS**

COMES NOW the Debtor, RICHARD JOHN LORENZ, JR, by and through his undersigned attorneys, and files this its Amendment to Schedules B, C, F and Statement of Financial Affairs and in so doing states as follows:

SCHEDULE B – PROPERTY is amended to add and amend the following:

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

<p>3.1 Make: <u>Cadillac</u> Model: <u>CTS</u> Year: <u>2008</u> Approximate mileage: <u>60,000</u> Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Location: 35119 Huff Road, Eustis FL 32726</div></p>	<p>Who has an interest in the property? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table style="width: 100%;"> <tr> <td style="width: 50%; text-align: right;">Current value of the entire property?</td> <td style="width: 50%; text-align: right;">Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;"><u>\$5,000.00</u></td> <td style="text-align: right;"><u>\$5,000.00</u></td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	<u>\$5,000.00</u>	<u>\$5,000.00</u>
Current value of the entire property?	Current value of the portion you own?					
<u>\$5,000.00</u>	<u>\$5,000.00</u>					
<p>3.2 Make: <u>Cadillac</u> Model: <u>XTS</u> Year: <u>2013</u> Approximate mileage: <u>45,000</u> Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Location: 35119 Huff Road, Eustis FL 32726</div></p>	<p>Who has an interest in the property? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table style="width: 100%;"> <tr> <td style="width: 50%; text-align: right;">Current value of the entire property?</td> <td style="width: 50%; text-align: right;">Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;"><u>\$15,000.00</u></td> <td style="text-align: right;"><u>\$15,000.00</u></td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	<u>\$15,000.00</u>	<u>\$15,000.00</u>
Current value of the entire property?	Current value of the portion you own?					
<u>\$15,000.00</u>	<u>\$15,000.00</u>					

17. Deposits of money

Institution name:

17.2. Checking	First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 – Account ending in xxx1076	<u>\$13,961.05</u>
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19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

Name of entity: _____ % of ownership: _____

Central Environmental Services, Inc. 100% stock 100 % **\$0.00**

SCHEDULE C – THE PROPERTY YOU CLAIM AS EXEMPT is amended to add, delete and amend the following:

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2008 Cadillac CTS 60,000 miles Location: 35119 Huff Road, Eustis FL 32726 Line from <i>Schedule A/B</i> : 3.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Stat. Ann. § 222.25(1) § 222.25(4)
Checking: First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 Line from <i>Schedule A/B</i> : 17.2	\$13,961.05	<input checked="" type="checkbox"/> \$13,961.05 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(A)
Central Environmental Services, Inc. 100% stock Line from <i>Schedule A/B</i> : 19.1	\$0.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Stat. Ann. § 222.25(1)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

SCHEDULE F – CREDITORS WHO HAVE UNSECURED CLAIMS is amended to add the following:

Keith Kuzner

Nonpriority Creditor's Name
8815 Conroy-Windemere Rd.
#106
Orlando, FL 32835

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$1,300.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other.
Specify Accounting Fees

STATEMENT OF FINANCIAL AFFAIRS is amended to add the following:

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
PNC Equipment Finance, LLC vs. Central Environmental Services, Inc. and Richard Lorenz 2017-CA-10897-O	Civil	Circuit Court, Orange County 425 N. Orange Avenue Orlando, FL 32801	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Skyla Ray Stefan	\$2000 to education trust for granddaughter	June 2, 2018	\$2,000.00

Person's relationship to you: **Granddaughter**

I, RICHARD JOHN LORENZ, JR, as Debtor in this case, declare under penalty of perjury that I have read the foregoing Amendments, and it is true and correct to the best of my knowledge, information and belief.

Date: OCT 09 2018


By: RICHARD JOHN LORENZ, JR

I HEREBY CERTIFY that a true and correct copy of this Amendment to Schedules B, C, F and Statement of Financial Affairs have been furnished by U.S. Mail to all creditors on the attached creditor matrix on this 11th day of Oct., 2018.


Lawrence M. Kosto, Esquire
KOSTO & ROTELLA, P.A.
425 E. Washington Street
P.O. Box 113
Orlando, FL 32802
Tel. 407-425-3456
Fax 407-423-9002
FL Bar No. 0765325
Attorneys for Debtor
lkosto@kostoandrotella.com

Label Matrix for local noticing
113A-6
Case 6:18-bk-04148-CCJ
Middle District of Florida
Orlando
Thu Oct 11 16:36:25 EDT 2018

AirGas USA, LLC
P.O. Box 9249
Marietta, GA 30065-2249

Barr Credit Services
5151 E. Broadway Blvd.
Ste. 800
Tucson, AZ 85711-3775

Centev-02
c/o AFCO
5600 N. River Road
Ste. 400
Des Plaines, IL 60018-5187

Central Environtmental
1710 N. Orange Blossom Trail
Orlando, FL 32804-5603

Citibank/The Home Depot
Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179-0034

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Donald J. Smyth, Jr., as
Trustee of Smyth Lumber and
Smyth Enterprises, Inc.
6363 Edgewater Drive
Orlando, FL 32810-4711

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

NFS Leasing, Inc.
900 Cummings Center
Ste. 226-U
Beverly, MA 01915-6183

Donald J. Smyth, Jr., Trustee and Smyth Ente
c/o Worman & Sheffler, PA
2707 W. Fairbanks Avenue
Suite 200
Winter Park, FL 32789-3342

Bank of America
4909 Savarese Circle
Fl1-908-01-50
Tampa, FL 33634-2413

Bayview Loan Servicing
P.O. Box 31785
Tampa, FL 33631-3785

Central Environmental
1710 N. Orange Blossom Tr.
Orlando, FL 32804-5603

Citi
P.O. Box 790046
Saint Louis, MO 63179-0046

Citicards
Citicorp Credit Services/Attn: Central
Po Box 790040
Saint Louis, MO 63179-0040

Discover Financial
Po Box 3025
New Albany, OH 43054-3025

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Lake County Tax Collector
320 Main Street #A
Tavares, FL 32778-3831

Orange County Tax Collector
Earl K. Wood, Tax Collector
P.O. Box 2551
Orlando, FL 32802-2551

Richard John Lorenz Jr.
35119 Huff Road
Eustis, FL 32736-8885

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Bridgefield Employers
Insurance Company
c/o Dale Jacobs, Esquire
3730 Cleveland Heights Blvd.
Lakeland, FL 33803-0212

Central Environmental Svcs.
2272 Apopka Blvd.
Apopka, FL 32703

Citibank/Sears
Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179-0034

David Orr, Esquire
5801 Ulmerton Road
Ste. 201
Clearwater, FL 33760-3951

Discover Personal Loan
Attn: Bankruptcy
Po Box 30954
Salt Lake City, UT 84130-0954

IPFS
P.O. Box 412086
Kansas City, MO 64141-2086

Lake County Tax Collector
Attn: Bob McKee
Post Office Box 327
Tavares FL 32778-0327

Orange County Tax Collector
P.O. Box 545100
Orlando, FL 32854-5100

Robert B. Worman, Esquire
2707 W. Fairbanks Ave.
Ste. 200
Winter Park, FL 32789-3342

Royal Flush
P.O. Box 161418
Altamonte Springs, FL 32716-1418

Seacoast Bank
P.O. Box 912
Stuart, FL 34995-0912

Synchrony Bank/Lowes
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Walmart
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

The Bank of New York Mellon
c/o Christopher T. Peck, Esq
1615 S. Congress Avenue
Ste. 200
Delray Beach, FL 33445-6326

US Bank/RMS CC/AAA Dollars
Attn: Bankruptcy
Po Box 5229
Cincinnati, OH 45201-5229

Waterlogic USA Inc. - Northeast
BARR Credit Services
5151 E. Broadway Blvd., Ste. 800
Tucson, AZ 85711-3775

Wells Fargo
MAC S4101-08D
P.O. Box 29482
Phoenix, AZ 85038-9482

Marie E. Henkel +
3560 South Magnolia Avenue
Orlando, FL 32806-6214

Lawrence M Kosto +
Kosto & Rotella, P.A.
619 East Washington Street
Orlando, FL 32801-2969

Robert B Worman +
Worman & Sheffler, P.A.
2707 West Fairbanks Avenue
Suite 200
Winter Park, FL 32789-3342

United States Trustee - ORL7/13 +
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Wanda D Murray +
Aldridge Pite, LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305-1636

Rachel L Ahlum +
Aldridge Pite LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305-1636

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bank of America
ATTN: Bankruptcy
P.O. Box 982238
El Paso, TX 79998

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bayview Loan Servicing LLC, As Servicer Fo

(u)Bayview Loan Servicing, LLC

End of Label Matrix	
Mailable recipients	44
Bypassed recipients	2
Total	46